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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In the application of	Group Art Unit:	2165
Steven C. Robertson		
Serial No.: 09/324,601	Examiner:	Fadok, Mark A.
Filed on: 06/02/99		
Title: System and Method for Providing Electronic Multi-Merchant Gift Certificate & Contribution Brokering Services Over a Distributed Network		

Assistant Commissioner for Patents  
Washington DC 20231



**23475**

PATENT TRADEMARK OFFICE

**RECEIVED**

JUN 25 2002

**GROUP 360**

Dear USPTO:

Applicant responds to the Office action dated 05/14/02 to which a response is due 8/14/02. No extension of time is required for consideration of this response.

**Prior Art Summary**

**A. Von Bergen**

This is a magazine article that describes the formation of Webcertificate.com. The premise of the new web site is that a shopper buys a gift certificate to be used for online shopping and pays a transaction fee in addition to the face value of the gift certificate. The gift certificate is then sent via email to the appropriate recipient along with a personalized message. The gift certificates expire one year after purchase, but the service will email the recipient prior to its expiration date to remind them. The gift certificate can be used at any online merchant because it is funneled through C/Base's banking system, thus appearing as a normal online sale to the merchant. Thus there is no need to enroll Merchants and establish proprietary links between systems.

**B. Fleming**

This is US patent 5,953,710 that describes a system whereby a child or elderly parent or other supervised individual may have a credit/debit card that is related to the primary account owners credit/debit card. Limitations may be placed on the use of the card in one of three ways – a) unlimited transactions, b) fixed number of transactions, or c) no transactions.